

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	10/805,314
Filing Date	March 22, 2004
First Named Inventor	Mark S. Tenney
Art Unit	3624
Examiner Name	
Attorney Docket Number	MST032204

Sheet 6 of 10**U. S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 5193056	03-09-1993	R. Todd Boes	
		US- 5918217	06-29-1999	Jeff N. Maggioncalda	
		US- 5940810	08-17-1999	Joseph F. Traub	
		US- 6012044	01-04-2000	Jeff N. Maggioncalda	
		US- 6021397	02-01-2000	Christopher Jones	
		US- 6058377	05-02-2000	Joseph F. Traub	
		US- 6125355	09-26-2000	Geert Bekaert	
		US- 6292787	09-18-2001	Jason S. Scott	
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Application Number	10/805,314
Filing Date	March 22, 2004
First Named Inventor	Mark S. Tenney
Art Unit	3624
Examiner Name	
Attorney Docket Number	MST032204

Sheet 7 of 10

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Mark S. Tenney. Esg equity extensions. Technical report, 4313 Lawrence Street, Alexandria, Virginia 22309, March 2003.	
		Mark S. Tenney. Non-normal variables with the esg. Technical report, 4313 Lawrence Street, Alexandria, Virginia 22309, February 2003.	
		Mark S. Tenney and MFC. Mfc web page. Technical report, 4313 Lawrence Street, Alexandria, Virginia 22309, 1997-2004.	
		Mark S. Tenney. Financial regime switching vector autoregression information disclosure statement: Sales related activity. Technical report, 4313 Lawrence Street, Alexandria,	
		Mark S. Tenney. Financial regime switching vector autoregression information disclosure statement: Web page information and links. Technical report, 4313 Lawrence Street, Alex	
		Mark S. Tenney. Mathematical finance company: A beacon in the sea of risk. Technical report, 4313 Lawrence Street, Alexandria, Virginia 22309.	

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-785-9199) and select option 2.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /W.R./

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Complete If Known	
		Application Number	10/805,314
		Filing Date	March 22, 2004
		First Named Inventor	Mark S. Tenney
		Art Unit	3624
		Examiner Name	
		Attorney Docket Number	MST032204

Sheet 8 of 10

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Mark S. Tenney. Analyzing interest rate guarantees with the double mean reverting processTM. In Risks in Investment Accumulation Products of Financial Institutions: Symposium	
		Mark S. Tenney. Dynamic dynamic-programming solutions for the portfolio of risky assets. Technical report, 4313 Lawrence Street, Alexandria, Virginia 22309, 1995.	
		Mark S. Tenney. New developments in investment mathematics: Green's function numerical methodTM. In New York Spring Meeting, volume 21:2 of Record, Schaumburg, IL, May 1995.	
		Mark S. Tenney. Forecasting interest rates and fixed income returns. construction, calibration, and application of interest rate generators. In Colorado Springs Spring Meeting	
		Mark S. Tenney. Teaching notes. In Alexandria and Atlanta Meetings, Interest Rate Seminar, Schaumburg, IL, November and December 1996. Society of Actuaries.	
		IAFE Aug 23, 96 Green's Function Numerical Method, July 2, 1996 and Dec 2, 1996	

Examiner Signature	Date Considered	
-----------------------	--------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-785-9199) and select option 2.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /W.R./

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Application Number	10/805,314
Filing Date	March 22, 2004
First Named Inventor	Mark S. Tenney
Art Unit	3624
Examiner Name	
Attorney Docket Number	MST032204

Sheet 9 of 10

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		David Beaglehole and Mark Tenney. General solutions to some interest rate contingent claims pricing equations. Journal of Fixed Income, September 1991.	
		David Beaglehole and Mark Tenney. Corrections and additions to, "a nonlinear equilibrium model of the term structure of interest rates". Journal of Financial Economics, 32(3).	
		Justin Bobo, Lee Tenney, and Mark S. Tenney. Stochastic asset generators for investment portfolios of bonds, stocks, real estate, commodities, and foreign assets based on the	
		Micheal Davlin and Mark Tenney. Pricing with stochastic foreign exchange and interest rates. Unpublished paper,, 1997.	
		Mark S. Tenney. Introduction to copulas. In Enterprise Risk Management Symposium, Arlington, VA and Schaumburg, IL, July 2003. Casualty Actuary Society and Society of Actuaries	
		Mark S. Tenney. Discrepancy and discrepancies in monte carlo. Technical report, Mathematical Finance Company, 4313 Lawrence Street, Alexandria, Virginia 22309, June 2003.	

Examiner
Signature

Date
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /W.R./

Substitute for form 1449PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Application Number 10/805,314
Filing Date March 22, 2004
First Named Inventor Mark S. Tenney
Art Unit 3624
Examiner Name
Attorney Docket Number MST032204

Sheet 10 of 10

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Working version: July 2002 Qiang Dai and Kenneth Singleton. Fixed income pricing. In George Constantinides, Michael Harris, and Rene Stulz, editors, Handbook of Economics and	
		Working version: July 2002 Qiang Dai and Kenneth Singleton. Term structure dynamics in theory and reality. The Review of Financial Studies, 16(3):631-678, Fall 2003.	
		Qiang Dai, Kenneth Singleton, and Wei Yang. Regime shifts in a dynamic term structure model of u.s. treasury bond yields. Technical report, Stanford, October 2003.	
		Andrew Ang and Beakert, Geert. Short rate nonlinearities and regime switches.	
		Andrew Ang and Geert Bekaert. Regime switches in interest rates. Technical report, Columbia University, July 2001.	
		Andrew Ang and Geert Bekaert. How do regimes affect asset allocation? Technical report, Columbia University, October 2003.	
		Andrew Ang and Geert Bekaert. The term structure of real rates and expected inflation. Technical report, Columbia University, April 2004.	
		Hans-Martin Krolzig. Predicting markov switching vector autoregressive processes. Technical report, April 2000.	
		Hans-Martin Krolzig. Estimation, structural analysis and forecasting of regime switching models with msvar for ox. Technical report, February 2001.	
		Don Chance. Bibliography of term structure and interest rate derivatives literature. Technical report, Louisiana State University, 2004.	

Examiner
Signature

Date
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /W.R./



PTO/SB/08B (08-03)
Approved for use through 07/31/2006. OMB 0851-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 10

Complete if Known

Application Number	10/805,314
Filing Date	March 22, 2004
First Named Inventor	Mark S. Tenney
Art Unit	3624
Examiner Name	
Attorney Docket Number	MST032204

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Mark S. Tenney. 9pd: Economic scenario generators. In Washington 2000, Valuation Actuary Symposium, Schaumburg, IL, September 2000. Society of Actuaries.	
		Steven L. Craighead, Michael Davlin, Vladimir S. Ladyzhets, Mark S. Tenney, and Hongfei Zhang. State of the art in applying economic scenario generators in the life insurance	
		Mark S. Tenney. Algorithmic aspects of interest rate generators. In Marco Island Spring Meeting, volume 22:1 of Record, Schaumburg, IL, May 1996. Society of Actuaries.	
		Mark S. Tenney. 112pd unified valuation system project. In Toronto Spring Meeting, volume 27:2 of Record, Schaumburg, IL, June 2001. Society of Actuaries.	
		Mark S. Tenney. Low? probability/high impact events. In Lake Buena Vista 2001, Valuation Actuary Symposium, Schaumburg, IL, November 2001. Society of Actuaries.	
		Steven Craighead and Mark S. Tenney. Economic scenario generation for insurance and pension rational decision making under uncertainty. In Ball State University, volume ARCH 9	
		Faye et al Albert. 27pd interest scenarios. In Chicago Annual Meeting, volume 26:3 of Record, Schaumburg, IL, October 2000. Society of Actuaries.	
		Mark S. Tenney. Double mean reverting process TM . In Boston Annual Meeting, volume 21:4B of Record, Schaumburg, IL, October 1995. Society of Actuaries.	

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing this form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /W.R./

Substitute for form 1449PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 2 of 10

Complete if Known

Application Number	10/805,314
Filing Date	March 22, 2004
First Named Inventor	Mark S. Tenney
Art Unit	3624
Examiner Name	
Attorney Docket Number	MST032204

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No.†	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	†²
		David K. Sandberg. A summary of the uvs project. Risk and Rewards, (45):24-25, March 2001.	
		Tony Dardis. Editor's column. Risk and Rewards, (33):2, August 1999.	
		Donna C. Novak and David K. Sandberg. 92pd unified valuation system update. In San Diego Spring Meeting, volume 26:2 of Record, Schaumburg, IL, June 2000. Society of Actuaries	
		Warren R. et. al. Luckner. Professional Actuarial Specialty Guide: Asset Liability Management. Society of Actuaries, Schaumburg, IL, 2003.	
		Steven Craighead and Mark S. Tenney. Economic scenario generation for insurance and pension rational decision making under uncertainty.98v1	
		David F. Babbel and Craig Merrill. Economic valuation models for insurers. American Actuarial Journal, pages 1-17, July 1998.	

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.
1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.
This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /W.R./

Substitute for form 1449/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Application Number	10/805,314
		Filing Date	March 22, 2004
		First Named Inventor	Mark S. Tenney
		Art Unit	3624
		Examiner Name	
Sheet	3	of	10
		Attorney Docket Number	MST032204

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		David N. Becker and Peter Fitton. Interest rate model risk. In Lake Buena Vista 1996, Valuation Actuary Symposium, Schaumburg, IL, September 1996. Society of Actuaries.	
		Arnold A. Dicke and David K. Sandberg. Session 201f new uvl update. In Los Angeles 1999, Valuation Actuary Symposium, Schaumburg, IL, September 1999. Society of Actuaries.	
		Victor Modugno. 30-year treasury rates and defined benefit plans. Risk and Rewards, (38):1,13-20, February 2002.	
		Canadian Institute of Actuaries. Cia task force on segregated funds investment guarantees. Risk and Rewards, (37):1,9-12, July 2001.	
		Murray John Taylor. Stochastic risk modeling in banks versus insurers. In Toronto Spring Meeting, volume 27:2 of Record, Schaumburg, IL, June 2001. Society of Actuaries.	

Examiner Signature		Date Considered	
---------------------------	--	------------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.
¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.
This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /W.R./

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Application Number	10/805,314
Filing Date	March 22, 2004
First Named Inventor	Mark S. Tenney
Art Unit	3624
Examiner Name	
Attorney Docket Number	MST032204

Sheet 4 of 10

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Steven Craighead. 81pd stochastic immunization. In San Diego Meeting, volume 26:1 of Record, Schaumburg, IL, June 2000. Society of Actuaries.	
		James C. Hickman and Elias S. Shiu. 12pd a retrospective on 50 years of advances in theory and practice of finance. In San Francisco Annual Meeting, volume 25:3 of Record, Sch	
		Arnold Dicke. 117pd current developments in financial reporting. In Washington Annual Meeting, volume 23:3 of Record, Schaumburg, IL, October 1997. Society of Actuaries.	
		Donald P. Groover. 490f asset/liability management in practice. In Orlando Annual Meeting, volume 22:3 of Record, Schaumburg, IL, October 1996. Society of Actuaries.	
		David N. Becker. Financial economics: The option you can't refuse. In Colorado Springs Spring Meeting, volume 22:2 of Record, Schaumburg, IL, June 1996. Society of Actuaries.	

Examiner
Signature

Date
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /W.R./

Substitute for form 1449/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Application Number	10/805,314
		Filing Date	March 22, 2004
		First Named Inventor	Mark S. Tenney
		Art Unit	3624
		Examiner Name	
Sheet	5	of	10
		Attorney Docket Number	MST032204

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Gary S. Lange. Table of contents. In Colorado Springs Spring Meeting, volume 22:2 of Record, pages 1-9, Schaumburg, IL, June 1996. Society of Actuaries.	
		John Manistre. A geometric approach to exact solutions in finance and actuarial science. In Calgary Alberta Meeting, volume ARCH 98 V1 of 32nd Actuarial Research Conference, S	
		David P. M. Scolnik. Preface. In Calgary Alberta Meeting, volume ARCH 98 V1 of 32nd Actuarial Research Conference, Schaumburg, IL, August 1997. Society of Actuaries.	
		David P. M. Scolnik. Table of contents. In Calgary Alberta Meeting, volume ARCH 98 V1 of 32nd Actuarial Research Conference, Schaumburg, IL, August 1997. Society of Actuaries	
		Mark Saksonov. Stochastic optimization techniques for pricing callable bonds: Continuous time approach. In Pennsylvania State University, volume ARCH 98 V1 of 30nd Actuarial R	

Examiner Signature	/William Rankins/	Date Considered	06/25/2009
--------------------	-------------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Includes copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-766-9199) and select option 2.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /W.R./